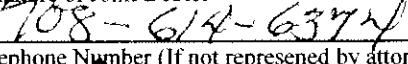
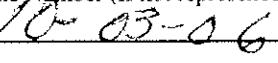


Form B1 United States Bankruptcy Court NORTHERN ILLINOIS DISTRICT EASTERN DIVISION		Voluntary Petition												
Name of Debtor (If individual, enter Last, First, Middle): WINTERS, STERLING A		Name of Joint Debtor (Spouse)(Last, First, Middle):												
All Other Names use by Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):												
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 8101		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):												
Street Address of Debtor (No. & Street, City, State & Zip Code): 1 CORINTH COURT TINLEY PARK, IL 60477		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):												
County of Residence or of the Principal Place of Business: COOK		County of Residence or of the Principal Place of Business:												
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):												
Location of Principal Assets of Business Debtor (if different from street address above):														
Information Regarding the Debtor (Check the Applicable Boxes)														
Venue (Check any applicable box) <p> <input type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. </p>														
Type of Debtor (Check all boxes that apply) <p> <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other <input type="checkbox"/> Clearing Bank </p>		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed <p> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding </p>												
Nature of Debts (Check one box) <p> <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business </p>		Filing Fee (Check one box) <p> <input type="checkbox"/> Full Filing Fee attached <input checked="" type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3. </p>												
Chapter 11 Small Business (Check all boxes that apply) <p> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. S101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. S1121(e) (Optional) </p>														
Statistical/Administrative Information (Estimates only) <p> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. </p>		This space is for court use only												
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td>1-15</td> <td>16-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-over</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		1-15	16-49	50-99	100-199	200-999	1000-over	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1-15	16-49	50-99	100-199	200-999	1000-over									
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>									
Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million</td> <td>\$50,001 to \$100,000 \$500,000 \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 mil.</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$50,001 to \$100,000 \$500,000 \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 mil.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$50,001 to \$100,000 \$500,000 \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 mil.									
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>									
Estimated Debts <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million</td> <td>\$50,001 to \$100,000 \$500,000 \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 mil.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$50,001 to \$100,000 \$500,000 \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 mil.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$50,001 to \$100,000 \$500,000 \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 mil.									
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>									

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): STERLING A WINTERS	
Prior Bankruptcy Case Filed Within Last 6 Years Location: None Where Filed:		(If more than one, attach additional sheet) Case Number: _____ Date Filed: _____	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: None		Case Number: _____ Date Filed: _____	
District: _____		Relationship: _____	Judge: _____
Signatures			
<p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p> _____ Signature of Debtor</p> <p>X _____ Signature of Joint Debtor  _____ Telephone Number (If not represented by attorney)  _____ Date 10 03 06</p>			
<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g. forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>			
<p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X Not Applicable _____ Signature of Attorney for Debtor(s) _____ Date _____</p>			
<p>Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition <input checked="" type="checkbox"/> No</p>			
<p>Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. S110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>NONE _____ Printed Name of Bankruptcy Petition Preparer _____</p> <p>Social Security Number _____</p> <p>Address _____</p> <p>Name and Social Security numbers of all other individuals who prepared or assisted in preparing this document: _____</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p>			
<p>X NONE _____ Signature of Bankruptcy Petition Preparer _____</p> <p>Date _____</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. S110; 18 U.S.C. S156.</p>			
<p>Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual _____ Date _____ Not Applicable _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____</p>			

In re: **STERLING A WINTERS**

Case No.
Chapter **13**

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing a "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount of Secured Claim
NONE			0.00	NONE
Total:				\$0.00

In re: **STERLING A WINTERS**

Case No.

Chapter **13**

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property (All property is located at the debtor's address unless otherwise noted.)	Husband Wife Joint or Community	Current Market Value of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption
1. Cash on hand.		NONE		0.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		NONE		0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		NONE		0.00
4. Household goods and furnishings, including audio, video, and computer equipment.		COMPUTER		300.00
5. Books, pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectables.	X			
6. Wearing apparel.		CLOTHING 1 CORINTH COURT TINLEY PARK, IL		350.00

In re: **STERLING A WINTERS**

Case No.
Chapter **13**

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property (All property is located at the debtor's address unless otherwise noted.)	Husband Wife Joint or Community	Current Market Value of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption
7. Furs and jewelry.		NONE		0.00
8. Firearms and sports, photographic, and other hobby equipment.		NONE		0.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		NONE		0.00
10. Annuities. Itemize and name each issuer.		ANNUITIES STATE RETIREMENT SYSTEM 2101 VETERANS PKWY, SPRINGFIELD, IL		15.00
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		NONE		0.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		NONE		0.00
13. Interests in partnerships or joint ventures. Itemize.		NONE		0.00
14. Government and corporate bonds and other negotiable and non-negotiable instruments.		NONE		0.00
15. Accounts receivable.		NONE		0.00
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		NONE		0.00

In re: **STERLING A WINTERS**

Case No.

Chapter **13**

SCHEUDLE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property (All property is located at the debtor's address unless otherwise noted.)	Husband Wife Joint or Community	Current Market Value of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		NONE		0.00
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.		NONE		0.00
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		NONE		0.00
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		NONE		0.00
21. Patents, copyrights, and other intellectual property. Give particulars.		NONE		0.00
22. Licenses, franchises, and other general intangibles. Give particulars.		NONE		0.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.		NONE		0.00
24. Boats, motors, and accessories.		NONE		0.00

In re: **STERLING A WINTERS**

Case No.
Chapter **13**

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property (All property is located at the debtor's address unless otherwise noted.)	Husband Wife Joint or Community	Current Market Value of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption
25. Aircraft and accessories.		NONE		0.00
26. Office equipment, furnishings, and supplies.		NONE		0.00
27. Machinery, fixtures, equipment, and supplies used in business.		NONE		0.00
28. Inventory		NONE		0.00
29. Animals.		NONE		0.00
30. Crops - growing or harvested. Give particulars.		NONE		0.00
31. Farming equipment and implements.		NONE		0.00
32. Farm supplies, chemicals, and feed.		NONE		0.00
33. Other personal property of any kind not already listed. Itemize.		NONE		0.00
				Total: \$665.00

In re: **STERLING A WINTERS**

Case No.
Chapter 13

SCHEDEULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. 522(b)(1): Exemptions provided in 11 U.S.C. 522(d). **Note: These exemptions are available only in certain states.**

11 U.S.C. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

All law references are to Illinois Annotated Statutes.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
NONE	735-5/12-902	50.00	0.00

In re: **STERLING A WINTERS**

Case No.

Chapter **13**

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgement liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	Husband Wife Joint or Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C O N T I N G E N T	U N I Q U I D A T E D	I S P U D A T E D	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No. 1002892037 CHRYSLER FINANCIAL P.O. BOX 2993 MILWAUKEE, WI 53201-2993		H	03/06 Purchase money 2005 DODGE CALIBER Value: \$17,500.00				21,900.00	4,400.00

Page total: **\$21,900.00**

Total: **\$21,900.00**

In re: **STERLING A WINTERS**

Case No.
Chapter **13**

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed on this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. 507 (a)(2).

Wages, salaries, and commissions.

Wages, salaries and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualified independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,650 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 507(a)(9).

* Amounts are subject to adjustment on April 1, 2004 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: **STERLING A WINTERS**

Case No.
Chapter **13**

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PROPERTY: **Extensions of credit in an involuntary case**

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	Husband Wife Joint or Communi- ty	Date Claim was Incurred and Consideration For Claim	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Total Amount of Claim	Amount Entitled To Priority
Account No. NONE							0.00	
							Page total:	\$0.00
							Total:	\$0.00

In re: **STERLING A WINTERS**

Case No.

Chapter **13**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of the filing of the petition. Do not include claims listed in Schedules D and E.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these columns.)

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	Husband Wife Joint or Community	Date Claim was Incurred And Consideration for Claim. If Claim is Subject to Setoff, So State.	Amount Of Claim			
				C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. 7086146373							800.00
AT&T TELEPHONE COMPANY PAYMENT CENTER SAGINAW, MI 48663-0003		H	MAY, 2006 Phone Service				
Account No. 4862362628162672							900.00
CAPTIAL ONE P.O. BOX 247001 OMAHA, NE 68124-7001		H	02/06 CREDIT CARD				
Account No. 707592010							1,450.00
CHASE P.O. BOX 260162 BATON ROUGE, LA 70826-0162			02/06 OVERDRAFT PAYMENTS				
Account No. 276944651							1,200.00
CINGULAR WIRELESS P.O. BOX 6428 CAROL STREAM, IL 60197-6428		H	04/06 Cell Phone Service				
Account No. 430044172							500.00
ERSOLUTIONS, INC./ R-5807181 P.O. BOX 6030 HAUPPAUGE, NY 11788-0154 T-MOBIL 708-439 2975		H	05/06 Cell Phone Service				

Page total: **\$4,850.00**

In re: **STERLING A WINTERS**

Case No.

Chapter **13**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	Husband Wife Joint or Community	Date Claim was Incurred And Consideration for Claim. If Claim is Subject to Setoff, So State.	C O N T I N G E N T		U N L I O N D A T E D		Amount Of Claim
				D I S P U T E D				
Account No. 7233771851		H	05/06 OVERDRAFT PAYMENTS					1,600.00
FIFTH /THIRD BANK 9400 SOUTH CICERO AVENUE OAKLAWN, IL 60453								
Account No. 7100880805		H	05/06 OVERDRAFT PAYMENTS					1,200.00
FIRST MIDWEST BANK P.O. BOX 580 JOLIET, IL 60434-0580								
Account No. 000000000		H	MAY, 2006 DOWN PAYMENT ON CAR					20,000.00
MILLER CHEVROLET 5343 MILLER CIRCLE MATTESON, IL 60443								
Account No.		H	MARCH, 2006 Auto Repair					3,000.00
SOUTH OAKS DODGE 4550 WEST LINCOLN HIGHWAY MATTESON, IL 60443								
Account No. 7086476592		H	06/05 Cell Phone Service					500.00
SPRINT/NEXTEL/0557773239 UNIVERSAL FIDELITY LP P.O. BOX 941911 HOUSTON, TX 77094-8911								
								Page total: \$26,300.00
								Total: \$31,150.00

In re: **STERLING A WINTERS**

Case No.
Chapter **13**

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in the contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no creditors holding secured claims to report on this Schedule G.

Name and Mailing Address, Including Zip Code, Of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State Whether Lease is For Nonresidential Real Property. State Contract Number of Any Government Contract.
NONE	

In re: **STERLING A WINTERS**

Case No.

Chapter **13**

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedule of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
CATHERINE GAIL WINTERS 1 CORINTH COURT TINLEY PARK, IL 60477	CHRYSLER FINANCIAL P.O. BOX 2993 MILWAUKEE, WI 53201-2993

In re: **STERLING A WINTERS**

Case No.
Chapter **13**

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Single	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
Employment: Occupation: STUDENT/ LEGAL CLERK Name of Employer: WINTERS LEGAL SERVICES How long employed: 6 MONTHS Address of Employer: 17201 OAK PARK AVENUE TINLEY PARK, IL 60477	DEBTOR	SPOUSE
Income: (Estimate of average monthly income) Current monthly gross wages, salary, and commissions (pro rate if not paid monthly) Estimated monthly overtime	DEBTOR 1,400.00 0.00	SPOUSE 0.00 0.00
	SUBTOTAL	\$1,400.00 \$0.00
LESS PAYROLL DEDUCTIONS a. Payroll taxes and social security b. Insurance c. Union dues d. Other (Specify:)	149.10 0.00 0.00 0.00	0.00 0.00 0.00 0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$149.10 \$0.00	
TOTAL NET MONTHLY TAKE HOME PAY	\$1,250.90 \$0.00	
Regular income from operation of business or profession or farm (attach detailed statement)	0.00	0.00
Income from real property	0.00	0.00
Interest and dividends	0.00	0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	0.00	0.00
Social security or other government assistance (Specify:)	0.00	0.00
Pension or retirement income	105.00	0.00
Other monthly income (Specify:)	0.00 0.00	0.00 0.00
TOTAL MONTHLY INCOME	\$1,355.90 \$0.00	
TOTAL COMBINED MONTHLY INCOME	\$1,355.90	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re: **STERLING A WINTERS**

Case No.
Chapter **13**

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

Check this box if a joint petition is filed and the debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rental for mobile home) **150.00**
Are real estate taxes included? Yes No
Is property insurance included? Yes No

Utilities Electricity and heating fuel **0.00**

Water and sewer **0.00**

Telephone **82.00**

Other **0.00**

Home maintenance (repairs and upkeep) **0.00**

Food **0.00**

Clothing **75.00**

Laundry and dry cleaning **0.00**

Medical and dental expense **0.00**

Transportation (not including car payments) **43.00**

Recreation, clubs and entertainment, newspapers, magazines, etc. **0.00**

Charitable contributions **0.00**

Insurance (not deducted from wages or included in home mortgage payments) **0.00**

Homeowner's or renter's **0.00**

Life **0.00**

Health **0.00**

Auto **85.00**

Other **0.00**

Taxes (not deducted from wages or included in home mortgage payments) **0.00**

(Specify) **0.00**

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.) Auto **443.00**

Other **0.00**

Other **0.00**

Alimony, maintenance, and support paid to others **0.00**

Payments for support of additional dependents not living at your home **0.00**

Regular expenses from operation of business, profession, or farm (attach detailed statement) **0.00**

Other **0.00**

TOTAL MONTHLY EXPENSES **\$878.00**

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income **\$1,355.90**

B. Total projected monthly expenses **\$878.00**

C. Excess income (A minus B) **\$477.90**

D. Total amount to be paid into plan each _____ \$ _____
(interval)

UNITED STATES BANKRUPTCY COURT NORTHERN ILLINOIS DISTRICT
EASTERN DIVISION

STERLING A. WINTERS) CASE NO:

DEBTOR (S))
)
)
)
)

REPAYMENT SCHEDULE TO CREDITORS:

For all Secured Creditors I will repay 100% over a 60 month (5 year) period and for all Unsecured Creditors I will pay 10% of all debts owed to these creditors over a 60 month (5 year) period. These payments will be made through payroll deductions from my company. Until company deductions start I will make the payments to the Bankruptcy court by cashiers check or money order. Payments in the amount of \$478.00 will be made each month until all debts are paid in full.

Signed this date:
September 27, 2006

Date:

10/3/06

UNITED STATES BANKRUPTCY COURT
NORTHERN ILLINOIS DISTRICT
EASTERN DIVISION

In re: **STERLING A WINTERS**

Case No.
Chapter 13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Question 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None", mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS:

"In Business". A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider". The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101.

1. Income from employment or operation of a business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
11900.00	WINTERS LEGAL

2. Income other than from employment or operation of a business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income from each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
NONE	

3. Payments to creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
CHRYSLER FINANCIAL	09/01/06	443.00	

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
NONE			

None b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
NONE		

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER NONE	DATE OF REPOSSESSION FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	---

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE NONE	DATE OF ASSIGNMENT	TERMS OF AGREEMENT OR SETTLEMENT
--	-----------------------	--

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NONE	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
---	--	------------------	---

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION NONE	RELATIONSHIP TO DEBTOR IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
---	-------------------------------------	-----------------	-------------------------------------

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY NONE	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--	--	-----------------

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE NONE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	---	--

10. Other transfers

None List all property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFERREE RELATIONSHIP TO DEBTOR NONE	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	--

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION NONE	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---	--	--

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NONE	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER IF ANY
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR NONE	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER NONE	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---	--------------------------------------	----------------------

15. Prior address of debtor

None If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report any separate addresses of either spouse.

ADDRESS NONE	NAME USED	DATES OF OCCUPANCY
------------------------	-----------	--------------------

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME NONE

17. Environmental Information

For the purposes of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAMES AND ADDRESSES OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
NONE			

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location, and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records, and financial statements

None a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICE RENDERED

NONE

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

20. Inventories

None a. List the dates of the last two inventories taken on your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a, above.

21. Current Partners, Officers, Directors, and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former Partners, Officers, Directors, and Shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

25. Pension Funds

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of this case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: _____

Signature of Debtor: _____

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: _____

Signature: **Not Applicable** _____

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

_____ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. 152 and 3571

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

NONE

Name of Bankruptcy Petition Preparer

Social Security Number

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X **NONE**

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. 156.

AT&T TELEPHONE COMPANY
PAYMENT CENTER
SAGINAW, MI 48663-0003

CAPTIAL ONE
P.O. BOX 247001
OMAHA, NE 68124-7001

CHASE
P.O. BOX 260162
BATON ROUGE, LA 70826-0162

CHRYSLER FINANCIAL
P.O. BOX 2993
MILWAUKEE, WI 53201-2993

CINGULAR WIRELESS
P.O. BOX 6428
CAROL STREAM, IL 60197-6428

ERSOLUTIONS, INC./ R-5807181
P.O. BOX 6030
HAUPPAUGE, NY 11788-0154
T-MOBIL 708-439 2975

FIFTH /THIRD BANK
9400 SOUTH CICERO AVENUE
OAKLAWN, IL 60453

FIRST MIDWEST BANK
P.O. BOX 580
JOLIET, IL 60434-0580

MILLER CHEVORLET
5343 MILLER CIRCLE DRIVE
MATTESON, IL 60443

SOUTH OAKS DODGE
4550 WEST LINCOLN HIGHWAY
MATTESON, IL 60443

SPRINT/NEXTEL/0557773239
UNIVERSAL FIDELITY LP
P.O. BOX 941911
HOUSTON, TX 77094-8911

UNITED STATES BANKRUPTCY COURT
NORTHERN ILLINOIS DISTRICT
EASTERN DIVISION

In re: **STERLING A WINTERS**

Case No.
Chapter **13**

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	0.00		
B - Personal Property	YES	4	665.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		21,900.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		31,150.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			1,355.90
J - Current Expenditures of Individual Debtor(s)	YES	1			878.00
Total Number of Sheets of ALL Schedules:		15			
		Total Assets:	665.00		
				Total Liabilities:	53,050.00

UNITED STATES BANKRUPTCY COURT

NORTHERN ILLINOIS DISTRICT
EASTERN DIVISION

In re: **STERLING A WINTERS**

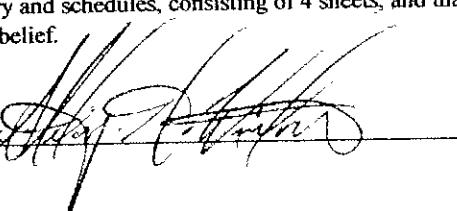
Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 4 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 10/3/06

Signature of Debtor: 

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

NONE

Name of Bankruptcy Petition Preparer

Social Security Number

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

NONE

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. 110, 18 U.S.C. 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary of schedules, consisting of 4 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____

Signature: **Not Applicable**

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. 152 and 3571

UNITED STATES BANKRUPTCY COURT
NORTHERN ILLINOIS DISTRICT
EASTERN DIVISION

In re: **STERLING A WINTERS**

Case No.
Chapter **13**

Address: **1 CORINTH COURT**
TINLEY PARK, IL 60477

STATEMENT OF SOCIAL SECURITY NUMBER

1. Name of Debtor (enter Last, First, Middle): **WINTERS, STERLING A**

Debtor has a Social Security Number and it is: **323-84-8101**
 Debtor does not have a Social Security Number.

2. Name of Joint Debtor (enter Last, First, Middle):

Joint Debtor has a Social Security Number and it is:
 Joint Debtor does not have a Social Security Number.

I declare under the penalty of perjury that the foregoing is true and correct.

Date: 10-3-06

Signature of Debtor: 